

STIC Database Tracking Number: 345417

To: KENNETH BARTLEY
Location: KNX-5B49
Art Unit: 3693
Tuesday, October 19, 2010

Case Serial Number: 09/829614

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952
robert.finley@uspto.gov

Search Notes

Dear Examiner Bartley:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

Information on Dialog databases can be found at: <http://library.dialog.com/bluesheets/>

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

II. Inventor Search Results from Dialog

Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2010/Jun(Updated 100924)

(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201041

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20101014|UT=20101007

(c) 2010 WIPO/Thomson

File 350:Derwent WPIX 1963-2010/UD=201066

(c) 2010 Thomson Reuters

Set	Items	Description
S1	6	AU=GUTIERREZ-SHERIS L?
S2	6	S1 AND ((TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR - TRANSMIT?)(2N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PA- YMENT OR PAYMENTS OR CURRENC?? OR MONETARY))(S)((PICK()UP OR - PICKUP)(3N)(NUMBER? ? OR DEVICE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ?KEY? ?))

2/3/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00950456 **Image available**

MONEY-TRANSFER TECHNIQUES

TECHNIQUES DE TRANSFERT D'ARGENT

Patent Applicant/Assignee:

UNITELLER FINANCIAL SERVICES INC, 218 Route 17 North, Rochelle Park, NJ

07622, US, US (Residence), US (Nationality)

Inventor(s):

GUTIERREZ-SHERIS Luis Eduardo, 324 Beechwood Road, Ridgewood, NJ

07450, US,

Legal Representative:

MICHAELSON Peter L (agent), Michaelson & Wallace, Parkway 109 Office

Center, 328 Newman Springs Road, P.O. Box 8489, Red Bank, NJ 07701, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200284614 A1 20021024 (WO 0284614)

Application: WO 2002US1618 20020118 (PCT/WO US0201618)

Priority Application: US 2001829614 20010410

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

AU 2002235430	B2	EN	Based on OPI patent	WO 2002084614
US 20080033870	A9	EN	Related to Provisional	US 2000174646
			C-I-P of application	US 2000635330
EP 1380019	B1	EN	PCT Application	WO 2002US1618
			Based on OPI patent	WO 2002084614
Regional Designated States,Original:			AT BE CH CY DE DK ES FI FR GB GR IE	
IT LI LU MC NL PT SE TR AL LT LV MK				
DE 60233216	E	DE	Application	EP 2002702039
			PCT Application	WO 2002US1618
			Based on OPI patent	EP 1380019
			Based on OPI patent	WO 2002084614
MX 271530	B	ES	PCT Application	WO 2002US1618
			Based on OPI patent	WO 2002084614

Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2010/Oct W2
(c) 2010 The IET

File 9:Business & Industry(R) Jul/1994-2010/Oct 18
(c) 2010 Gale/Cengage

File 13:BAMP 2010/Oct 18
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File 15:ABI/Inform(R) 1971-2010/Oct 18
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File 95:TEME-Technology & Management 1989-2010/Sep W2
(c) 2010 FIZ TECHNIK

File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Aug
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 (c) 2010 The New York Times

File 475:Wall Street Journal Abs 1973-2010/Oct 19
 (c) 2010 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage

File 610:Business Wire 1999-2010/Oct 19
 (c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/Oct 19
 (c) 2010 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 26
 (c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Oct 19
 (c) 2010 McGraw-Hill Co. Inc

File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker

File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer

File 634:San Jose Mercury Jun 1985-2010/Oct 17
 (c) 2010 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2010/Oct 18
 (c) 2010 Gale/Cengage

File 647:UBM Computer Fulltext 1988-2010/Oct W2
 (c) 2010 UBM, LLC

File 674:Computer News Fulltext 1989-2006/Sep W1
 (c) 2006 IDG Communications

File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

File 608:MCT Information Svc. 1992-2010/Oct 19
 (c) 2010 MCT Information Svc.

Set	Items	Description
S1	0	AU=(GUTIERREZ-SHERIS, L? OR GUTIERREZ-SHERIS L? OR GUTIERR- EZSHERIS, L? OR GUTIERREZSHERIS L? OR GUTIERREZ()SHERIS(2N)L?)

III. Text Search Results from Dialog

A. Patent Files, Full-text

Patent Literature: Full Text

Dialog files: 348,349

File 348:EUROPEAN PATENTS 1978-201041

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20101014|UT=20101007

(c) 2010 WIPO/Thomson

Set	Items	Description
S1	12452	(TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT- ?) (3N) (FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR PAYMENTS OR CURRENC?? OR MONETARY)
S2	3966	PIN OR PINS OR PERSONAL() (IDENTIF? OR ID)()NUMBER? ?
S3	8791	(PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHE- NTICAT? OR ACCESS OR RESPONSE OR CHECK) (3N) (NUMBER? ? OR DEVI- CE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQ- UENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR PASSWORD? ?
S4	11902	DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT? OR DIVERSE? OR DISTINGUISH?
S5	2611	(CUSTOMER? ? OR PAYOR? ? OR TRANSFEROR? ? OR ASSIGNOR? OR - PAYER? ? OR CLIENT? ? OR PATRON? ? OR USER? ?) (12N) (BENEFICIA- R? OR PAYEE? ? OR TRANSFEREE? ? OR ASSIGNEE? OR RECEIVER? ? OR RECIPIENT? ? OR ANNUITANT? ?)
S6	514	S2(12N)S3(12N)S4
S7	13	S1(S)S5(S)S6
S8	9	S7 AND IC=(G06F OR G06Q)

8/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2010 European Patent Office. All rts. reserv.

02615076

Systems and methods for secure transaction management and electronic rights
protection

Systeme und Verfahren zur Verwaltung sicherer Transaktionen und zum Schutz
der elektronischen Rechte

Systemes et procedes de gestion de transactions securisees et de protection
des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA
94085-3913, (US), (Applicant designated States: all)

INVENTOR:

required.
 For debit accounts, the EM transmits the **user** debit account number, the transaction amount, and the **payee** transaction data to an on-line debit network. This information is forwarded to the transaction processor entity bank of the...system. The transaction amount is then entered into the terminal, either using an electronic cash register or manually, by a **payee**. The **user** then either approves or cancels the transaction using the terminal's keypad. Once the electronic payment is approved, the terminal **transmits** the electronic **payment** to the DPC, where the DPC authorizes the transaction and transmits a transaction to the appropriate credit or debit network...

B. Patent Files, Abstract

Patent Literature: Non-Full Text

Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Jun(Updated 100924)

(c) 2010 JPO & JAPIO

File 350:Derwent WPIX 1963-2010/UD=201066

(c) 2010 Thomson Reuters

Set	Items	Description
S1	14046	(TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT-?) (3N) (FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR PAYMENTS OR CURRENC?? OR MONETARY)
S2	480	PIN OR PINS OR PERSONAL() (IDENTIF? OR ID)()NUMBER? ?
S3	2313	(PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHENTICAT? OR ACCESS OR RESPONSE OR CHECK) (3N) (NUMBER? ? OR DEVICE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQUENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR PASSWORD? ?
S4	7645	DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT? OR DIVERSE? OR DISTINGUISH?
S5	830	(CUSTOMER? ? OR PAYOR? ? OR TRANSFEROR? ? OR ASSIGNOR? OR -PAYER? ? OR CLIENT? ? OR PATRON? ? OR USER? ?) (12N) (BENEFICIAR? OR PAYEE? ? OR TRANSFeree? ? OR ASSIGNEE? OR RECEIVER? ? OR RECIPIENT? ? OR ANNUITANT? ?)
S6	24	S2(12N)S3(12N)S4
S7	2	S1(S)S5(S)S6

7/3,K/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX

IV. Text Search Results from Dialog

A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,95,99,139,256,474,475,583

File 2:INSPEC 1898-2010/Oct W2
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Sep
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Oct 19
(c) 2010 BLDSC all rts. reserv.
File 95:TEME-Technology & Management 1989-2010/Sep W2
(c) 2010 FIZ TECHNIK
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Aug
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File 474:New York Times Abs 1969-2010/Oct 19
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Oct 19
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

Set	Items	Description
S1	9724	(TRANSFER??? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT- (3N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR PAYMENTS OR CURENC?? OR MONETARY)
S2	77	PIN OR PINS OR PERSONAL() (IDENTIF? OR ID)()NUMBER? ?
S3	168	(PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHE- NTICAT? OR ACCESS OR RESPONSE OR CHECK)(3N)(NUMBER? ? OR DEVI- CE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQ- UENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR PASSWORD? ?
S4	1262	DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT? OR DIVERSE? OR DISTINGUISH?
S5	1	S1 AND (S2(S)S3(S)S4)
S6	1	S5 NOT PY>2001

6/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC

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02834876

Title: Some cryptographic principles of authentication in electronic
funds transfer systems

Author(s): Meyer, C.H. 1; Matyas, S.M. 1

Affiliation(s):

1. System Communications Div., IBM Corp., Kingston, NY, USA

Journal: Computer Communication Review, vol.11, no.4, pp.73-88

Country of Publication: USA

Publication Date: Oct. 1981

Conference Title: Proceedings of the Seventh Data Communications Symposium

Conference Date: 27-29 Oct. 1981

Conference Location: Mexico City, Mexico

Conference Sponsor: ACM IEEE

ISSN: 0146-4833

ISSN Type: print

CODEN: CCRED2

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing &
Control Engineering)

INSPEC Update Issue: 1982-005

Copyright: 1982, IEE

Title: Some cryptographic principles of authentication in electronic
funds transfer systems

Abstract: One essential requirement of an electronic **funds**
transfer (EFT) system is that institutions must be able to join
together in a common EFT network such that a member...

...are developed for such a network in such a way as to keep personal
verification and message authentication processes at **different**
institutions completely **separate**. This is accomplished through the
combined use of user-remembered **personal** identification
numbers (PINs), **secret** system **keys**, and
intelligent secure (bank) cards on which are recorded **secret**
personal cryptographic **keys**.

Identifiers: authentication; electronic **funds transfer** systems
; interchange; personal identification numbers; cryptographic keys

B. NPL Files, Full-text

Non-Patent Literature: Full Text

Dialog files: 9,13,15,16,20,75,148,160,267,268,275,610,613,621,624,25,626,634,636,647,674,810,813,608

File 9:Business & Industry(R) Jul/1994-2010/Oct 18

(c) 2010 Gale/Cengage
 File 13:BAMP 2010/Oct 18
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 File 15:ABI/Inform(R) 1971-2010/Oct 18
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 File 16:Gale Group PROMT(R) 1990-2010/Oct 15
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 File 20:Dialog Global Reporter 1997-2010/Oct 19
 (c) 2010 Dialog
 File 75:TGG Management Contents(R) 86-2010/Oct W2
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 File 148:Gale Group Trade & Industry DB 1976-2010/Oct 18
 (c) 2010 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 268:Banking Info Source 1981-2010/Oct W2
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 File 275:Gale Group Computer DB(TM) 1983-2010/Sep 06
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 File 610:Business Wire 1999-2010/Oct 19
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 File 624:McGraw-Hill Publications 1985-2010/Oct 19
 (c) 2010 McGraw-Hill Co. Inc
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 File 634:San Jose Mercury Jun 1985-2010/Oct 17
 (c) 2010 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2010/Oct 18
 (c) 2010 Gale/Cengage
 File 647:UBM Computer Fulltext 1988-2010/Oct W2
 (c) 2010 UBM, LLC
 File 674:Computer News Fulltext 1989-2006/Sep W1
 (c) 2006 IDG Communications
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 608:MCT Information Svc. 1992-2010/Oct 19
 (c) 2010 MCT Information Svc.

Set	Items	Description
S1	641892	(TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT-?) (3N) (FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR PAYMENTS OR CURRENC?? OR MONETARY)
S2	20378	PIN OR PINS OR PERSONAL() (IDENTIF? OR ID)()NUMBER? ?
S3	31362	(PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHENTICATIONCAT? OR ACCESS OR RESPONSE OR CHECK) (3N) (NUMBER? ? OR DEVICE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQUENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR PASSWORD? ?
S4	276446	DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT? OR DIVERSE? OR DISTINGUISH?
S5	314894	CUSTOMER? ? OR PAYOR? ? OR TRANSFEROR? ? OR ASSIGNOR? OR PAYER? ? OR CLIENT? ? OR PATRON? ? OR USER? ? OR BENEFICIAR? OR PAYEE? ? OR TRANSFEREE? ? OR ASSIGNEE? OR RECEIVER? ? OR RECIPIENT? ? OR ANNUITANT? ?
S6	264	S2(12N)S3(12N)S4
S7	32	S1(S)S5(S)S6
S8	13	S7 NOT PY>2001
S9	9	RD (unique items)

9/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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02274891 90181674
 Personal finance software
 Negrino, Tom
 Macworld v18n12 PP: 44-45 Dec 2001
 ISSN: 0741-8647 JRNL CODE: IMCW
 WORD COUNT: 1042

...TEXT: and MYOB AccountEdge (Reviews, March 2001), a full-featured accounting package.

One Step Update, a feature long enjoyed by Windows users but new to the Mac, lets you perform all your online transactions with one click. You can download banking data and credit card transactions, **send bill payments**, and get stock quotes in a single session rather than connecting to each financial institution **separately**. PIN Vault, another new feature, stores all the **passwords** or PIN numbers for your **different** online accounts. Like the Mac OS's Keychain, this feature lets you access everything with one master **password**.

Another terrific new feature for online banking users is automatic checkbook reconciliation. After downloading your transactions, the program